

Index Achiever 7

Fixed-Indexed Annuity Rates

Effective January 15, 2018

888-504-7109 or FISales@gaig.com



	Declared rate	S&P 500 [®] annual point-to-point with cap	S&P 500 Risk Control annual point-to-point with par. rate	iShares [®] U.S. Real Estate annual point-to-point with cap	GMSV
Purchase payments \$250,000 and over	3.20%	7.75%	80%	8.50%	87.5% at 1%
Purchase payments under \$250,000	3.05%	7.50%	75%	8.25%	87.5% at 1%
No MVA: Available in CA, IA, IN, MA, MN, MO, OH, PA, TX, UT, VA and WA					
Purchase payments \$250,000 and over	3.10%	7.50%	75%	8.25%	87.5% at 1%
Purchase payments under \$250,000	2.95%	7.25%	70%	8.00%	87.5% at 1%

Minimum Guarantees: The guaranteed minimum declared rate is 1.25%. Annual point-to-point strategies with cap have a minimum cap guarantee of 1.25% for contract duration. S&P 500 Risk Control annual point-to-point strategy has a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 1.25%, less withdrawals and applicable charges. Guaranteed minimum declared rates, GMSV rates and caps are 1.50% in WA.

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

Rider	Charges	Features
Income Keeper SM	0.50% of the benefit base amount, deducted from the account value	2% rollup credit, plus 100% of account value interest; charges refunded at death, if benefit period hasn't started
IncomeDefender SM	0.85% of the benefit base amount, deducted from the account value	10% rollup credit, increasing payout percentages before income payments begin and charges refunded at death, if benefit period hasn't started

State Availability and Variations

Index Achiever 7 not available in **NY**.

Income Keeper and IncomeDefender **not** available in states listed above.

MA: Extended Care and Terminal Illness waivers not available.

MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.

Inherited IRA and inherited non-qualified contracts not available on contracts with a rider.

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